

Table I.A.2.b(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.2%	72.7%	58.2%	45.7%	28.8%	13.4%	66.4%	21.5%
Industry group								
Agric., fish., forest.	73.0%	79.5%	65.8%	58.5%	57.2%	24.8% *	76.6%	40.3%
Mining	44.6%	60.0%	64.7%	30.1% *	35.5%	34.9%	62.3%	33.0%
Construction	64.4%	67.5%	65.3%	54.2%	48.0%	40.9%	65.6%	52.8%
Manufacturing	45.5%	68.1%	49.5%	41.2%	32.1%	22.0%	56.3%	29.4%
Transp., comm., util.	50.7%	71.1%	68.1%	39.9%	32.8%	39.7%	66.1%	37.4%
Wholesale trade	53.5%	76.1%	57.6%	49.6%	29.4%	22.7%	67.8%	27.3%
Retail trade	30.4%	62.9%	53.8%	35.3%	18.0%	6.4%	56.3%	11.0%
Fin., ins., real est.	41.6%	75.3%	68.1%	56.1%	26.8%	9.5%	72.6%	16.2%
Services	58.4%	75.8%	58.0%	49.3%	34.6%	14.6%	69.7%	28.1%
Unknown	68.8% *	68.8% *	*****	*****	*****	*****	68.8% *	*****
Ownership								
For profit, incorporated	45.7%	71.9%	56.2%	43.2%	26.1%	13.5%	64.3%	19.7%
For profit, unincorporated	65.1%	71.4%	63.5%	48.0%	32.7%	16.7%	69.5%	31.2%
Nonprofit	63.1%	79.0%	66.9%	57.5%	39.7%	25.3%	73.3%	41.1%
Unknown	10.2%	100.0% *	*****	27.6% *	17.6% *	8.3%	53.6% *	9.8%
Age of firm								
Less than 5 years	59.2%	69.6%	45.2%	44.5%	27.4%	5.6% *	63.5%	21.9%
5-9 years	60.6%	70.6%	58.0%	38.1%	23.0%	19.4%	65.4%	27.1%
10-19 years	60.7%	73.2%	60.1%	46.0%	29.4%	23.0%	67.7%	30.2%
20 or more years	50.3%	74.9%	60.2%	48.4%	32.6%	14.5%	67.0%	26.5%
Unknown	13.4%	70.9% *	55.1% *	28.1%	16.2%	12.0%	58.1%	12.6%
Multi/single status								
2 or more locations	24.4%	45.6%	56.2%	43.8%	27.8%	13.3%	50.9%	19.8%
1 location only	66.6%	73.3%	58.6%	47.5%	38.2%	44.8%	68.1%	40.2%
Percent full-time employees								
Less than 25%	52.7%	68.2%	70.0%	48.0%	31.4%	10.5% *	65.0%	29.2%
25-49%	40.3%	71.2%	58.8%	38.3%	24.6%	3.1%	64.5%	12.0%
50-74%	47.4%	69.0%	53.8%	40.0%	26.5%	8.2%	63.5%	16.9%
75% or more	50.2%	73.8%	58.5%	46.9%	29.6%	15.4%	67.1%	22.9%
Union presence								
No union employees	50.8%	72.4%	57.8%	44.4%	27.2%	9.6%	66.1%	20.2%
Has union employees	48.2%	77.6%	75.1%	62.6%	51.2%	31.2%	75.5%	36.1%
Unknown	26.4%	78.1%	40.7%	56.4%	29.5%	10.6%	65.6%	14.0%
Percent low wage employees								
50% or more low wage	46.0%	73.1%	56.1%	34.9%	22.8%	9.6%	63.8%	19.1%
Less than 50% low wage	57.2%	72.7%	58.2%	47.2%	32.7%	18.3%	66.6%	29.9%
Unknown	16.4%	71.5%	61.5%	42.6%	14.2%	11.5%	67.2%	12.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	0.94%	1.23%	0.50%	0.86%	0.80%	0.76%	0.58%
Industry group								
Agric., fish., forest.	3.07%	5.48%	11.17%	8.81%	14.92%	9.95% *	3.20%	6.90%
Mining	6.08%	15.46%	16.17%	11.79% *	10.34%	8.49%	12.73%	8.41%
Construction	1.88%	2.78%	3.19%	4.28%	7.58%	8.66%	2.06%	4.15%
Manufacturing	2.00%	4.44%	4.30%	2.05%	2.76%	1.88%	2.96%	1.47%
Transp., comm., util.	2.81%	2.44%	5.79%	7.01%	4.76%	6.40%	2.92%	4.64%
Wholesale trade	2.10%	1.49%	3.90%	3.85%	5.16%	2.53%	1.80%	2.99%
Retail trade	0.83%	3.39%	2.98%	2.58%	1.64%	0.68%	1.84%	0.57%
Fin., ins., real est.	1.36%	2.87%	4.24%	5.56%	4.49%	1.84%	1.86%	1.79%
Services	1.06%	1.02%	1.70%	2.20%	3.01%	1.26%	1.04%	1.37%
Unknown	21.02% *	21.02% *	*****	*****	*****	*****	21.02% *	*****
Ownership								
For profit, incorporated	0.62%	1.42%	1.77%	0.60%	0.85%	0.98%	0.93%	0.67%
For profit, unincorporated	1.76%	1.75%	4.59%	3.86%	4.21%	3.80%	1.77%	3.31%
Nonprofit	1.22%	1.79%	3.31%	2.35%	3.85%	4.24%	1.28%	2.14%
Unknown	1.45%	31.62% *	*****	14.54% *	5.99% *	1.44%	17.65% *	1.34%
Age of firm								
Less than 5 years	1.98%	2.42%	3.56%	2.77%	5.76%	2.86% *	2.25%	3.41%
5-9 years	1.32%	1.44%	2.84%	2.56%	3.99%	5.46%	1.39%	1.48%
10-19 years	1.15%	1.61%	2.05%	1.87%	2.75%	2.54%	1.33%	1.65%
20 or more years	0.97%	1.52%	1.98%	0.85%	0.88%	1.61%	0.94%	0.95%
Unknown	0.92%	21.57% *	16.59% *	4.79%	3.25%	0.77%	10.15%	0.83%
Multi/single status								
2 or more locations	0.60%	6.76%	3.22%	1.42%	1.09%	0.80%	2.22%	0.68%
1 location only	0.82%	0.90%	1.31%	1.24%	2.11%	6.21%	0.87%	1.15%
Percent full-time employees								
Less than 25%	3.08%	5.85%	5.07%	5.01%	5.61%	3.82% *	4.15%	2.65%
25-49%	1.91%	3.39%	5.18%	5.35%	3.09%	0.70%	2.33%	1.25%
50-74%	1.25%	1.95%	3.05%	3.56%	3.58%	0.69%	1.45%	1.72%
75% or more	0.79%	1.25%	1.59%	1.02%	0.95%	0.93%	1.09%	0.70%
Union presence								
No union employees	0.71%	1.03%	1.22%	0.58%	0.91%	0.79%	0.81%	0.60%
Has union employees	1.70%	5.86%	5.59%	3.97%	3.41%	2.27%	3.30%	2.09%
Unknown	2.62%	5.95%	5.73%	6.97%	8.21%	1.44%	4.52%	1.82%
Percent low wage employees								
50% or more low wage	1.17%	2.49%	5.48%	2.46%	2.35%	2.48%	2.10%	2.09%
Less than 50% low wage	0.68%	0.93%	1.27%	0.74%	0.92%	1.99%	0.76%	0.96%
Unknown	0.73%	5.76%	9.44%	6.06%	2.83%	0.67%	4.92%	0.61%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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